

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF VIRGINIA  
NORFOLK DIVISION**

In re:

KATHRYN KATHLEEN DEAN

Debtor(s)

Case No. 21-70622

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Gregory D. Stefan, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/24/2021.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 08/11/2022.
- 6) Number of months from filing or conversion to last payment: 12.
- 7) Number of months case was pending: 31.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$14,980.00
Less amount refunded to debtor	\$4,939.47

**NET RECEIPTS: \$10,040.53**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,541.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,299.53
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$4,840.53**

Attorney fees paid and disclosed by debtor: \$659.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS	Unsecured	1,169.00	1,169.53	1,169.53	0.00	0.00
BANK OF AMERICA NA	Unsecured	7,764.00	7,736.30	7,736.30	0.00	0.00
CAPITAL ONE BANK USA NA BY	Unsecured	6,102.00	6,102.23	6,102.23	0.00	0.00
CITY OF CHESAPEAKE	Priority	1,359.35	1,885.36	1,359.35	0.00	0.00
CITY OF CHESAPEAKE	Unsecured	0.00	1,885.36	526.01	0.00	0.00
CITY OF CHESAPEAKE	Secured	0.00	44.76	44.76	0.00	0.00
COMMONWEALTH OF VIRGINIA	Priority	1,418.00	NA	NA	0.00	0.00
Diamond International	Unsecured	100.00	NA	NA	0.00	0.00
Fidelity Investments	Unsecured	18,687.00	NA	NA	0.00	0.00
HARLEY-DAVIDSON CREDIT CORP	Secured	7,967.00	7,967.09	7,967.09	2,400.00	0.00
INTERNAL REVENUE SERVICES	Priority	23,142.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK	Unsecured	9,485.00	9,700.12	9,700.12	0.00	0.00
KENNETH E. GOOLSBY	Unsecured	NA	NA	NA	0.00	0.00
KONIKOFF DENTAL ASSOCIATES	Unsecured	607.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	2,674.00	2,714.01	2,714.01	0.00	0.00
LVNV FUNDING LLC	Unsecured	3,910.00	3,910.71	3,910.71	0.00	0.00
MARINER FINANCE LLC	Unsecured	3,453.00	3,522.33	3,522.33	0.00	0.00
NATIONSTAR MORTGAGE LLC	Secured	NA	316,753.36	22,005.43	0.00	0.00
NAVY FEDERAL CREDIT UNION	Unsecured	1,243.18	1,243.18	1,243.18	0.00	0.00
NAVY FEDERAL CREDIT UNION	Unsecured	3,654.51	3,654.51	3,654.51	0.00	0.00
NAVY FEDERAL CREDIT UNION	Unsecured	2,500.00	2,500.00	2,500.00	0.00	0.00
OPPORTUNITY FINANCIAL LLC	Unsecured	2,420.00	2,631.23	2,631.23	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,033.00	3,033.53	3,033.53	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	500.00	449.40	449.40	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,375.00	2,375.68	2,375.68	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	8,280.00	8,280.02	NA	0.00	0.00
PRINCESS ANNE AMBULATORY CEN	Unsecured	2,413.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	1,349.00	2,583.29	2,583.29	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	500.00	620.28	620.28	0.00	0.00
ROSENBERG & ASSOCIATES, LLC	Unsecured	0.00	NA	NA	0.00	0.00
SMG Anesthesia Services, LLC	Unsecured	387.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WELLS FARGO DEALER SERVICES	Secured	33,755.29	33,755.29	33,755.29	2,800.00	0.00
WESTVIEW FINANCIAL SERVICES	Unsecured	5,465.87	5,465.87	5,465.87	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$22,005.43	\$0.00	\$0.00
Debt Secured by Vehicle	\$41,722.38	\$5,200.00	\$0.00
All Other Secured	\$44.76	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$63,772.57</b>	<b>\$5,200.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,359.35	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$1,359.35</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$59,938.21</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,840.53</u>	
Disbursements to Creditors	<u>\$5,200.00</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$10,040.53</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/12/2023

By: /s/ Gregory D. Stefan

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.